

Information to identify the case:

Debtor 1	Gennadiy Tranis	Social Security number or ITIN	xxx-xx-4730
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28854-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gennadiy Tranis

1/31/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gennadiy Tranis
 Debtor

Case No. 17-28854-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

jdb Gennadiy Tranis, 11 Scott Dr, Morganville, NJ 07751-1024
 lm +US Bank National Association, 400 Fellowship Rd, Ste 100, Mt. Laurel, NJ 08054-3437
 517178459 +Alex Ladyzhensky and Nune Ladyzhensky, C/O Christian V. McOmber, Esq.,
 54 Shrewsbury Ave - McOmber & McOmber, Red Bank, NJ 07701-1113
 517070596 Bank Of America, PO Box 4909, Tampa, FL 33677-4909
 517280619 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,
 Tucson, AZ 85712-1083
 517070600 Esb/Harley Davidson Cr, 222 W Adams St, Chicago, IL 60606-5312
 517097003 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 517083587 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2019 00:09:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 01 2019 00:09:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517070593 EDI: AFNIRECOVERY.COM Feb 01 2019 04:28:00 Afni, Inc., PO Box 3097,
 Bloomington, IL 61702-3097
 517070594 EDI: HNDA.COM Feb 01 2019 04:28:00 American Honda Finance, 470 Granby Rd,
 South Hadley, MA 01075-3218
 517070595 EDI: WFFC.COM Feb 01 2019 04:28:00 American Servicing Company, PO Box 10328,
 Des Moines, IA 50306-0328
 517070597 EDI: BMW.COM Feb 01 2019 04:28:00 Bmw Financial Services, PO Box 3608,
 Dublin, OH 43016-0306
 517086600 EDI: BMW.COM Feb 01 2019 04:28:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 517078266 +EDI: AISACG.COM Feb 01 2019 04:28:00 BMW Financial Services NA, LLC Department,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517070598 EDI: CAPITALONE.COM Feb 01 2019 04:28:00 Capital One Bank USA N, PO Box 85015,
 Richmond, VA 23285-5015
 517070599 E-mail/Text: electronicbkkydocs@nelnet.net Feb 01 2019 00:09:08 Dept of Education/Neln,
 121 S 13th St, Lincoln, NE 68508-1904
 517070601 +EDI: AMINFOFP.COM Feb 01 2019 04:28:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 517274918 EDI: RESURGENT.COM Feb 01 2019 04:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517070603 EDI: DAIMLER.COM Feb 01 2019 04:28:00 MB Financial Svs, 36455 Corporate Dr,
 Farmington Hills, MI 48331-3552
 517070602 EDI: DAIMLER.COM Feb 01 2019 04:28:00 Mb Fin Svcs, 36455 Corporate Dr,
 Farmington Hills, MI 48331-3552
 517168161 +EDI: JEFFERSONCAP.COM Feb 01 2019 04:28:00 Premier Bankcard LLC,
 Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999
 517070974 +EDI: RMSC.COM Feb 01 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517070604 EDI: TFSR.COM Feb 01 2019 04:28:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054-4522
 517596148 EDI: BL-BECKET.COM Feb 01 2019 04:28:00 Toyota Lease Trust, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517132478 +EDI: WFFC.COM Feb 01 2019 04:28:00 U.S. Bank National Association,
 C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus,
 Des Moines, Iowa 50328-0001
 517482786 EDI: WFFC.COM Feb 01 2019 04:28:00 U.S. Bank National Association, as Trustee,
 c/o Wells Fargo Bank, N.A., as Servicer, Default Document Processing N9286-01Y,
 1000 Blue Gentian Road, Eagan MN 55121-7700
 517136045 EDI: WFFC.COM Feb 01 2019 04:28:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Jan 31, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2 cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Plaintiff Elina Krasnova thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com
Edward Hanratty on behalf of Defendant Wells Fargo Home Mortgage thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com
Edward Hanratty on behalf of Debtor Elina Krasnova thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com
Edward Nathan Vaisman on behalf of Joint Debtor Gennadiy Tranis vaismanlaw@gmail.com, G20495@notify.cincompass.com
Edward Nathan Vaisman on behalf of Debtor Elina Krasnova vaismanlaw@gmail.com, G20495@notify.cincompass.com
Krystin Miranda Kane on behalf of Creditor U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2 kralex@logs.com
Lauren Silver Zabel on behalf of Defendant Wells Fargo Home Mortgage lzabel@reedsmith.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12